3. Results

Basic Statistics

Table 4 provides the demographic composition of the overall sample, stayers, leavers, ABAWDs, and the ABAWD stayers and leavers. Statistically significant differences in means between the subpopulation groups of interest (stayers versus leavers, and ABAWD stayers versus leavers) are noted.

The total Iowa FSP population is predominantly female and non-Hispanic white. The majority of the respondents were not married at the time of the interview, although most households had children. Those who left the program in 1997 were more likely to be male and black. Also, the leavers were more likely to be younger, married and have a child younger than 6 years at the time of the interview.

The ABAWD group had the largest share of males and blacks: nearly half of ABAWDs were male, and almost one-quarter were black. A relatively smaller share of ABAWDs was married. As expected, the ABAWD group differed especially by not living in households with young children. Except for the ABAWD group, most households had children: nearly one-third had children younger than 6 years.

The FSP sample was located mainly in urban areas and relatively more ABAWDs were located in urban areas, as might be expected given greater mobility (not having dependents or being disabled). The classification "urban" includes all metro counties and other non-metropolitan urban areas. (Rural includes all rural areas, both adjacent and non-adjacent to metropolitan areas.) Most respondents lived in rented housing. ABAWDs were less likely than others to own their own car. Both the stayers and the non-ABAWD groups were more likely to rent housing.

Within the ABAWD group, ABAWD-leavers were more likely to be male or to be non-Hispanic white. Although the ABAWDs lived predominantly in urban areas, the ABAWD-leavers were somewhat more likely to be rural. More ABAWD-leavers were disabled; perhaps they became classified as disabled in the period 1997 to 1999.

Program Participation

Most program participants left the FSP at some time during the period 1997 through March 2000. Table 5 reports the program history for the sample participants, which is based on data reported from administrative records. Only 42% of those sampled based on their program participation in 1997 were participating in the FSP at the time of the interview in 1999. However, many had exited from the program at some point. The number of exits and length of spells were measured from December 1996 to March 2000. As expected, the average number of exits from the FSP was higher for leavers (an average of 1.3 times) than for stayers (0.8 times).

In analysis not reported in the table, we found the average length of the first spell off of the FSP was 20 months, and leavers, on average, stayed off of the program for over two years (25 months). That is, many, once having left the program in 1997, never returned to the program. One-fourth of the sample had multiple exits during the period observed. For those with two exit spells, the average length of time of the second spell off the FS program was 5 months; for those with three exit spells, the average time was 6 months.

As expected, stayers remained on FS for a longer period of time in 1997 than did leavers (Table 5). Stayers were on the program for most of the year (9.6 months) in 1997, in contrast to the 5.2 months for leavers. The stayers included new entrants to FSP who did not leave subsequently during the year.

ABAWDs were less likely to be in the FSP at the time of interview than others. On average, ABAWDs participated in the FSP 6.5 months in 1997. In the following two years (1998, 1999), their participation in the FSP was comparable to others. All leavers and ABAWD-leavers had fewer months receiving food stamps in this later period.

There is evidence that a significant portion of the FSP participants had relatively long-term participation in the FS program. A majority (52.6%) of the FSP sample had received food stamp benefits in the year before the survey. Over 70% of the stayers received benefits in the last year, compared to 28% of leavers; nearly half (47.1%) of ABAWDS received FSP benefits in 1998. Nearly 18% of the total FSP sample received benefits from the FIP, and 22% received benefits from the Women, Infants and Children (WIC) program in the previous year. There were no differences in the participation rates for these programs between the stayers and the leavers. ABAWDs participated in FIP (Iowa's TANF program) and WIC at lower rates than others. This outcome might be expected as FIP and WIC eligibility depend on need as well as family structure. That is, these programs require children to be present or that the participant be pregnant. ABAWD-stayers were more likely to receive public health insurance and rent subsidies than the ABAWD-leavers. Nearly 90 percent of ABAWD-stayers reported receiving public health insurance.

Reasons for Leaving the Program

As shown in Table 6, those who left the FSP program some time during the survey period (1997-1999) reported that the primary reason for leaving the FSP was either that their income increased (they now received too much money) (19.0%) or that they got a job (13.0%). Other reasons the leavers group cited were too much paperwork (3.1%) and family changes (4.0%). The ABAWD group also was more likely than others to cite that they were cut off and they didn't know why (4.3%), they were cut off because of work requirements (2.0%), or they chose to quit (8.1%). Over half of the sample reported being in the FSP in the last year and therefore did not report a reason for leaving the program (hence "not applicable").

Education

Table 7 and Figure 2 show that FSP participants in Iowa are relatively well educated. Eighty percent had completed high school or a General Educational Development (GED), and over one-third have received some post-secondary education. Educational attainment

was higher among leavers, compared to stayers. Nearly 10% of the individuals sampled were currently attending school. Analysis of those attending school shows that of those attending school, about half were full-time and half were part-time students.

Health

Table 8 summarizes information on health status and coverage for the survey respondents. The sample had a relatively high share of respondents with some type of health or disability problem. Nearly 20% of respondents were disabled and 34% of respondents considered themselves to be in poor health. Leavers and ABAWDs were less likely to be disabled. (Some ABAWDs considered themselves disabled, but they may not have been recorded as "exempt from work requirements due to disability".) However, there were no statistical differences in reporting poor health for the different groups.

Over half of the individuals sampled (56.3%) were covered by some type of public health insurance during the past year, usually Medicaid. Medicare coverage was available to relatively more stayers than others. This difference may be due to the stayer group having a larger number of older respondents. Nearly 40% (38.6%) of respondents reported being covered by private health insurance during the last year, and another 7% were covered on another person's health insurance plan. During the past year, slightly more than half (55.4%) of ABAWDs had received public health insurance; and nearly half (44.5%) had received private health insurance.

Earnings and Income

By 1999, a majority of the FSP survey respondents were working (had labor earnings in the previous month). Sixty percent of the FSP respondents reported employment in the month preceding the interview; leavers were more likely to be employed than stayers, as shown in Table 9. Seventy percent of the ABAWD group, and 76.1% of the ABAWD-leavers were working for pay. Although stayers were less likely to work, over half of all those who stayed in the FSP through 1997 were working in 1999.

Overall, the average earnings for those who worked were \$405 per month. Leavers earned more than stayers; ABAWDs earned less than others. However, the leavers also worked more hours than others. On average, the sample respondents reported being employed in their current job for over thirty months.

As expected with a greater number of adults in the household, more households of leavers (39%) than of stayers (20%) had another person earning a salary in the preceding month. Nineteen percent of ABAWDs had another person in the household who worked for pay during the preceding month. The earnings of other persons in the household contributed to the greater disparity in overall earnings between leavers and others. Leavers had significantly higher contributions to earnings from others in the household.

The average total earnings of the FSP households were \$567 per month. The leavers' household earnings were the highest among the groups: \$751 per month. ABAWD households earned on average \$383 per month, the lower level due in part to lower

earnings when the ABAWD respondent worked and in part to lower contributions from earnings from another adult in the house.

Child support, FIP benefits, and other sources of non-earnings income also contributed to the total household income. About 17% of the households received child support. For those receiving the support, it represented a relatively important source of income. A small percentage of the ABAWD households received child support. It would be possible for someone classified as an ABAWD to be in a household with child support due to change in household status between the period 1997 and 1999. Over 12 percent of the households received FIP (i.e., TANF) benefits. The monthly value of this benefit, for those receiving it, averaged \$350 per month. Other non-earnings income averaged \$283. The primary source of other earnings was social security and Supplemental Security Income (SSI).

In sum, the average total income for the sampled households was \$965 per month. Total household income was significantly higher for leavers compared to stayers and for non-ABAWDs compared to ABAWDs. Leaver households reported a total monthly income of \$1,122 compared to \$844 for the stayer households. ABAWD-leavers had an income of \$888 per month on average.

Differences in the contribution of earnings to income show some striking contrasts. On average, earnings represented half of the total income. For the leaver households, earnings represented 62% of income, compared to less than half for FSP stayers. In contrast, 53% of ABAWD households' income came from earnings. ABAWD-leavers received 65% of income from earnings. The low household income, and low share of income from earnings for ABAWD-stayers suggest the severe economic difficulties faced by these ABAWD households. Although the differences in earned percentage of income between the ABAWD and non-ABAWD households are not statistically different, the lower earning levels and higher percentage of earned income suggest the economic difficulties faced by the ABAWD households.

Employment

Nearly 60% of the sample were working in the month prior to the interview. Both leavers and ABAWDs were more likely to work than their counterparts. Table 10 shows that the main reason respondents gave for not working was that they had a disability or health problem. This condition was the major reason reported for not working for all groups in the FSP sample. Disability or poor health was more prevalent among stayers (30%) compared to leavers (14%) who were not working. Of those not working, relatively higher shares of leavers compared to stayers and of ABAWDs were looking for jobs but could not find one in the last month.

Most of those working had day-schedules (Table 11). Over three-fourths (77.4%) of stayers who worked, worked during the day. For those working, evening, night work and rotating shifts were more common for the leavers.

Data in Table 12 indicate that clerical work was the most common occupation for all groups except for the ABAWDs. ABAWDs were more likely to be employed as child-care workers, craftsman and structural workers, and various service industries including food/beverage service occupations. Over 70% of the employed worked for a private company (Table 13). For others, nearly 10% worked in a government job and 11% were self-employed. ABAWDs were less likely to be either self-employed or working for the government. Nearly 85% of ABAWDs worked for a private company.

Among those who were employed, only about half received very basic employer-paid benefits (Table 14). Only 40% received sick days, 55% received vacation time, 47% received pensions, and 56% were in jobs that offered health insurance. For this population, there were few differences among the jobs for the various groups compared. Over half had jobs that offered health insurance plans, and slightly less than half were enrolled in the plan. Table 15 provides information on why those with employer provided plans did not participate. The most likely reasons were that the costs were too high or they had not worked long enough to qualify.

For those with children, costs of child care can represent a major cost and barrier to employment (Table 16). The average cost of child care, for all respondents, was \$44.32 per month. For those with childcare costs, the costs averaged over \$200 per month. Nearly 8% of respondents indicated they had lost time at work because of child care problems; this included nearly 10 percent of stayers.

Most of those who were employed drove to work (Table 17). A lack of public transportation, its inaccessibility, and limited transportation services made a private vehicle the primary mode of travel to work. Nearly 10% of those employed rode with a friend or carpooled to work. Other analysis (Table 18) shows that for the majority of those employed, the commuting distance was less than 5 miles. However, nearly 15% of those who worked in the previous month commuted over twenty miles to work.

Measures of Well-being

Consistent with the earnings and income data reported in Table 9, Table 19 and Figure 3 shows that a majority of the 1997 FSP participants had not escaped poverty by the summer of 1999. Based on the official U.S. Census Bureau poverty thresholds for 1999, about two-thirds (67.3%) of the FSP households were in poverty in 1999. This includes nearly 70% of those who stayed in the FSP, and 70% of ABAWDs. Over half of ABAWDs had income less than 50% of the poverty level income, although there is evidence that ABAWD-leavers fared somewhat better than ABAWD-stayers.

The survey also included the 18-question USDA Food Security Module (Bickel et al., 2000). This index classifies respondent households as either (1) food secure, (2) food secure without hunger, (3) food secure with moderate hunger, or (4) food secure with severe hunger (Bickel et al., 2000). Less than one-half (44.9%) of all respondent households were food secure at the time of the interview in 1999 (Table 19). Another one-fourth (27.3%) of the full sample households were food insecure without hunger, and nearly 28 percent (27.8%) experienced food insecurity with hunger.

What is striking is that, although the likelihood of being food secure did not differ for any of the food security categories between stayers and leavers, the phenomenon of experiencing food insecurity with or without hunger was particularly severe for the ABAWD and FSP stayers groups. Over fifty percent of ABAWDs were food insecure or experienced hunger; nearly 60% of the (relatively small) ABAWD-stayer group experienced the more severe condition of hunger.

Respondents could have used a number of what could be called "community resources." These include emergency shelters, county general assistance (county relief), free clothing, public health services, alcohol or substance abuse programs, and mental health or domestic violence service counseling (Table 20). In the past year, ABAWDs used one or more of these community resources at a rate significantly below that of others. The overall pattern of use suggests that ABAWDs may underutilize the general community services available to them. There were no statistical differences between stayers and leavers.

Over half of the FSP population used private food assistance in the past year (Table 20). Respondents are said to have received "private food assistance" if they used any of these resources in the past year. For example, they may have received food or money for food from friends or relatives; received food from a church, food pantry, or food bank; received other emergency food assistance; or ate in a community soup kitchen. ABAWDs used private food assistance at a greater rate than others. Over half (56.6%) of the full sample received private food assistance. Almost equal proportions of leavers (55.2%) and stayers (57.6%) used this kind of assistance. Nearly 65% of ABAWDs used the private food assistance services, including over 75% of the ABAWD-stayers.

Other measures of well-being include two related to housing and economic hardship during the past year. Respondents were asked about any experience of not being able to pay rent or being evicted and about the loss of phone service due to economic situations. Nearly one-fifth of the surveyed respondents were unable to pay rent or were evicted (19.5%) at some point during the last year (Table 19). This was a greater problem for leavers (25.3%) and for the ABAWDs (25.7%) than for others. Also, nearly as many (18.8%) had lost use of phone service during the past year due to their household's economic situation. More details are provided in Table 21. Many experienced problems related to housing quality (Table 22).

A final measure of well-being relates to having access to health insurance. Evidence presented in Tables 8 and 14 shows that over half of those who worked were offered employer-provided insurance and that over half of the respondents received public health insurance, mainly through Medicare and Medicaid. In order to determine overall access to health insurance, these categories of access were combined across respondents to determine which individuals were "missed" or were without access to health insurance from these two sources. The results indicate that most of the full sample (84.5%) had access to some health insurance. Stayers had a higher likelihood of being covered (89.4%) compared to leavers (78.4%). The group least well covered by some form of health insurance was the ABAWD-leaver group.

Respondents' Views of the Food Stamp Program

The survey respondents were relatively optimistic about their prospects for the year ahead; the FSP stayers was the group most likely to expect to continue to receive program benefits (Table 23). Over one-fifth of the survey participants (21.8%) expected to receive food stamps one year from now. Among stayers, nearly one-third expected to receive the benefits (32.2%). In contrast, only 8.5% of leavers and 13.6% of ABAWDs expected to receive the FS benefit in the next year. For those currently receiving food stamps (in 1999), the need most often cited for enabling the respondent to leave the FSP was more education, affordable child care, and more dependable transportation. Only 11 percent of ABAWDs saw a need for more education: they were the group least likely to have a high school degree or to be attending school.

Respondents were also asked their opinion about program delivery. Nearly three-fourths of respondents thought that Iowa's Food Stamp program did a good job of helping people to make ends meet and to meet nutritional needs. Figures 4 and 5 show that stayers were more satisfied with the program and thought that the FS program helped families make ends meet. The stayers were less convinced the program did a good job of helping people to meet their nutritional needs.